



09/681370

CAN 2166

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
INFORMATION DISCLOSURE STATEMENT

Applicant: Andrew J. Kramer

For: PROCESS FOR AUDITING INSURANCE UNDERWRITING

* * * * *

Commissioner for Patents
Washington, D. C. 20231

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Sir:

Applicant is aware of the following references listed on the
attached PTO-1449, copies of which are enclosed:

U. S. Patents

<u>Patent No.</u>	<u>Inventor</u>	<u>Issue Date</u>
6,029,144	M.J. Barrett et al.	Feb. 22, 2000
6,092,060	L.R. Guinta et al.	July 18, 2000

The above-listed references are, in the belief and opinion
of the undersigned, the closest art, that is required to be
disclosed under the duty of disclosure, of which the applicant is
aware as of the date of execution of the Declaration in the
above-captioned application.

5/29/01

Date

Respectfully submitted,

Kent R. Erickson
Attorney



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CERTIFICATE OF MAILING

I hereby certify that this correspondence to application Serial No. 09/681,370 of Andrew J. Kragmer filed electronically on March 26, 2001, is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Box: NO FEE, Assistant Commissioner for Patents, Washington, D.C. 20231, on May 29, 2001.

Andrew J. Kramer

By


Kent R. Erickson

5/29/01

(Date of Signature)

Form PTO-1449 U.S. DEPARTMENT OF COMMERCE (Modified) PATENT AND TRADEMARK OFFICE INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary) (37 CFR 1.98(b))	ATTY. DOCKET NO. 01,145	SERIAL NO. 09/881,370
	APPLICANT Andrew J. Kramer	
	FILING DATE March 26, 2001	GROUP 2166

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Examiner	Date Considered
EXAMINER: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	